

### REMARKS/ARGUMENTS

Favorable reconsideration of this application as presently amended and in light of the following discussion is respectfully requested.

Claims 24-29 are pending in this application. Claim 24 is amended by the present amendment.

In the outstanding Office Action, Claims 24-29 were rejected under 35 U.S.C. §101 because the claimed invention is directed to non-statutory subject matter on the basis that the claimed invention does not “apply, involve, or use to produce a useful, concrete and tangible result.”<sup>1</sup>

In response to the outstanding rejection, Claim 24 has been amended to accentuate that indeed the present system does produce a useful, concrete and tangible result.” That “result” is embodied in the set of successful bids between potential borrowing requests and potential lending offers, produced and output by the matchmaking section. Indeed, the whole purpose of an auction is to sell a product and the end result, which is useful, concrete and tangible, is to identify successful bids in relation to the product to be sold. That is precisely what the claimed invention does and thus it is respectfully submitted that the claimed invention is clearly statutory under 35 USC §101. Accordingly, the outstanding rejection on that basis is traversed and withdrawal thereof is respectfully requested.

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<sup>1</sup> Official Action dated April 24, 2008, page 3, lines 1-2.

Consequently, in light of the above discussion and in view of the present amendment this application is believed to be in condition for allowance and an early and favorable action to that effect is respectfully requested.

Respectfully submitted,

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